discrimination and selectivity. The decisions on penal rate should be taken at a fairly higher level in each bank.

(b) No penal interest should be charged for loans upto Rs. 25,000/-

(c) For limits over Rs. 25,000, the aggregate penal/additional interest should not exceed 2 per cent over and above the rate of interest applicable/normally charged to the borrowers.

(b) Presumably the Hon'ble Member is referring to postponement of loan recovery in favour of agriculturists, for a temporary duration in situations of natural calamities. The major share of agriculture loans to agriculturists are disbursed through cooperative institutions. Directions to cooperative institutions to susend recoveries against agricultural loans are issued by the State Governments in cases of natural calamities, if and when such suspension is warranted.

इलाहाबाद बैंक की नई पेंशन योजना

2491. **श्रीमती कमला सिन्हा:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या इलाहाबाद बैंक ने एक नई पेंशन योजना लागू की है और अपने कर्मचारियों की विधवाओं को पेंशन देना आरम्भ कर दिया है;

(ख) यदि हां, तो नई पेंशन योजना के अंतर्गत वर्ष 1989 तक से 1990 तक सेवा निवृत्त हुए बैंक कर्मचारियों की आश्रित विधवाओं को पेंशन नहीं दिए जाने के क्या कारण हैं;

(ग) इस संबंध में कितने आवेदन प्राप्त हुए हैं और उत्तर प्रदेश, राजस्थान, बिहार और पश्चिम बंगाल में बैंक की उन शाखाओं की संख्या कितनी है जिन्हें पिछले दो वर्षों के दौरान ये आवेदन प्राप्त हुए हैं;

(घ) उन पर क्या कार्यवाही की गई है; और

(ङ) निपटाये गये आवेदनों की संख्या कितनी है और बैंक के पास कितने आवेदन लंबित हैं?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० पी० वीरेन्द्र कुमार): (क) जी, हां।

(ख) इलाहाबाद बैंक ने सूचित किया है कि उसके पास पारिवारिक पेंशन का कोई मामला लंबित नहीं है, सिवाय उन व्यक्तियों के, जिन्होंने नए पेंशन विनियमों की शर्तों के अनुरूप भविष्य निधि से नियोक्ता का अंशदान नहीं लौटाया है।

(ग) से (ङ) इलाहाबाद बैंक द्वारा दी गई सूचना के अनुसार, उत्तर प्रदेश, राजस्थान, बिहार और पश्चिम बंगाल में उन शाखाओं की संख्या जिन्हें पारिवारिक पेंशन के भुगतान के लिए आवेदन प्राप्त हुए हैं तथा ऐसे आवेदन पत्रों की संख्या निम्न प्रकार है:—

राज्य	उन शाखाओं की संख्या जिन्हें आवेदन प्राप्त हुए	इन शाखाओं द्वारा प्राप्त किए गए आवेदनों की संख्या
उत्तर प्रदेश	46	65
राजस्थान	शून्य	शून्य
बिहार	8	12
पश्चिम बंगाल	37	50
		(आंकड़े अनंतिम)

बैंक ने आगे बताया है कि सभी आवेदन-पत्रों का निपटान कर दिया गया है और उपर्युक्त राज्यों के संबंध में उसके पास कोई मामला लंबित नहीं है।

Filling Up of SC/ST Vacancies in RBI and MOF

2492. SHRI MOHINDRA SINGH KALYAN: Will the Minister of FINANCE be pleased to state:

(a) whether the vacancies reserved for Scheduled Castes and Scheduled Tribes in Class I, II, III in the Reserve Bank of India and in the Ministry of Finance have been filled;

(b) if so, the details thereof as on 28th February, 1997 and if not, what steps are being taken to fill these vacancies; and

(c) whether any time bound programme will be set for filling up the reserved vacancies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (c) The information is being collected and will be laid on the Table of the House.

Guarantee amount deposits of Peerless Finance Corporation

2493. SHRI S.M. KRISHNA: Will the Minister of FINANCE be pleased to state:

(a) the guarantee amount deposits of Peerless Finance Corporation with RBI as on date;

(b) whether it is a fact that the company has been forced to revise its schemes in order to give protection to LIC, a public sector company; and

(c) the status of proposals received from private and multinationals in insurance sector in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) The Reserve Bank of India (RBI) have reported that there is no concept of guarantee amount deposit of Peerless Finance Corporation with RBI as on date.

(b) No, Sir.

(c) Information is being collected and will be laid on the Table of the House.

Steps to improve functioning of Insurance Companies

2494. SHRI YERRA NARAYANASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal to improve the operation of insurance companies in the nationalised sector;

(b) whether any effort has been made to make LIC customer-friendly;

(c) whether it is a fact that there has been no change in the forms, procedures, etc. of LIC in the last 35 years; and

(d) what steps are proposed to improve functioning of LIC?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) After a long interval of time, LIC and GIC have been given the full complement of Board members. Government has already announced in the Budget Speech its intention to grant substantial autonomy to LIC and GIC and its subsidiaries, including the power to make non-scheduled non-consctium investments, to determine the terms and conditions of service of their employees and agents, to make regulations and other related powers, and to permit LIC and GIC to enter into joint-ventures in the pension and health insurance business. Further, a Bill has already been introduced in the Lok Saba on 20.12.1996 to give a statutory status to the Insurance Regulatory Authority.

(b) to (d) The LIC have reported that they are providing microprocessor based Front-End-Computer systems in the branches to expedite issue of policies and settlement of claims to the customers. They have launched human resource development programmes to train officers, staff and agents to make them more